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Counsel for Debtors

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF CALIFORNIA

In re	)	Case No. 17-07338 CL13
	)	
RONALD DEAN CHANDLER and	)	STIPULATION OF PARTIES RE:
DEBORAH ANN CHANDLER,	)	OBJECTION TO PROOF OF
	)	CLAIM NO. 2 OF CHALET PROPERTIES
	)	III, LLC
	)	
	)	Date: March 27, 2019
	)	Time: 10:00 a.m.
	)	Dept: Five
Debtors.	)	
	)	

Ronald and Deborah Chandler, the debtors herein ("Debtors"),  
and secured creditor, Chalet Properties III, LLC, c/o BSI  
Financial Services, through their respective counsel of record,  
hereby stipulate as follows:

RECITALS

1. On December 4, 2017, the Debtors filed their Chapter 13  
bankruptcy petition.

2. On February 2, 2018, Ditech Financial, LLC ("Ditech")  
filed Proof of Claim No. 2 ("Claim No. 2") as a secured claim in  
the total amount of \$92,458.66. Claim No. 2 is based on a  
promissory note secured by a first deed of trust on the Debtors'

1 residence, located at 1530 Clarke Drive, El Cajon, CA 92021.

2 3. On April 23, 2018, the Debtors filed their Objection to  
3 Claim No. 2 on the basis that the Claim is overstated. The  
4 Debtors identified certain disputed charges and expenses in Claim  
5 No. 2 and asserted that the Claim should be reduced by least  
6 \$8,411.10. See, Docket No. 36.

7 4. On May 23, 2018, Ditech filed its opposition to the  
8 Objection to Claim, asserting that the Claim components are  
9 valid. See, Docket No. 47. The hearing on the Objection has  
10 been continued several times to allow the parties to exchange  
11 documentation and discuss the issues.

12 5. On November 9, 2018, a Notice of Transfer of Claim was  
13 filed with Court, reflecting that Claim No. 2 was transferred  
14 from Ditech to Chalet Properties III, LLC, c/o the loan servicer,  
15 BSI Financial.

16 6. The parties have discussed this matter and exchanged  
17 information and have now reached a compromise regarding Claim No.  
18 2, in full resolution of the Debtors' Objection.

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1           WHEREFORE, the parties, by and through their counsel of  
2 record, hereby stipulate as follows:

- 3           A.     Claim No. 2 is allowed as a secured claim in the  
4                 reduced amount of \$85,946.86 for payment as provided in  
5                 the Debtors' Chapter 13 plan.  
6           B.     The hearing on the Objection currently scheduled for  
7                 March 27, 2019 will be taken off-calendar.

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10           IT IS SO STIPULATED:

11  
12           Dated: March 3, 2019

LAW OFFICE OF CHERYL L. STENGEL

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14                                 By: /s/ Cheryl L. Stengel  
15   Cheryl L. Stengel  
16   Counsel for Debtors  
                                       Ronald and Deborah Chandler

17           Dated: March 3, 2019

ALDRIDGE PITE, LLP

18  
19                                 By: /s/ Raymond Jereza  
20   Raymond Jereza  
21   Counsel for Creditor  
22   BSI Financial, as loan  
                                       servicer for  
                                       Chalet Properties III, LLC

PROOF OF SERVICE

I, Cheryl L. Stengel, hereby declare that I am over 18 years of age, a resident of the County of San Diego, State of California, and am not a party to the within proceeding, In re Chandler, Case No. 17-07338 CL13;

On March 7, 2019, I caused to be served by the U.S. Bankruptcy Court via the CM/ECF Notice of Electronic Filing ("NEF"), a copy of:

1. STIPULATION OF PARTIES RE: OBJECTION TO PROOF OF CLAIM NO. 2 OF CHALET PROPERTIES III, LLC

addressed to:

David Skelton, Chapter 13 Trustee  
525 B Street, Suite 1430  
San Diego, CA 92101

VIA NEF: [admin@ch13.sdcoxmail.com](mailto:admin@ch13.sdcoxmail.com); [dskelton13@ecf.epiqsystems.com](mailto:dskelton13@ecf.epiqsystems.com)

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VIA NEF: [ecfcasb@aldridgepite.com](mailto:ecfcasb@aldridgepite.com)

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct and that this declaration is executed on March 7, 2019 at San Diego, California.

/s/ Cheryl L. Stengel  
Cheryl L. Stengel  
110 West A Street, Suite 750  
San Diego, CA 92101